

fully. One hundred and forty-four thousand people thrown on me in a day. I tell you, gentlemen, I put in nine years of hard work, averaging about fourteen hours a day. I do not see how I had the strength to do it, but by a kind providence I had enough to stand it.

#### **The Problem of Labor**

One of the first things that came to me was this problem of labor. The Negroes were slaves, a great majority of them, before they were free. Then they were made free. One man came to me in Louisiana, a man that had fifty men slaves—I don't know how many women and children. He had a large sugar plantation and he said, "Now, General Howard, if you will make a proposition on one matter I will speak to you about, it will go all through the country and it will satisfy everybody from Maryland to Texas, and that proposition is to fix the wages. We want them to be regular. Fix it by your order." I looked at him a few moments. He was a fine looking gentleman. I asked him a little about his plantation and ascertained he had fifty men there still. I said, "I cannot do it and I will not do it. You may give them all low wages or high. I want you to distinctly understand now that it is hard work for you to come to some conclusion. It is a difficult thing to do. On your place there are fifty men and you make one more. That is all. You go back and make an agreement with them, with a contract in writing, and I will approve it." He said he did not know what ailed me. That was what ailed me in all the work. The first thing was the question of salary. I don't say to-day that it was the best way we did. I leave others to say that. I am very much like that old colored man who came up from Ohio,—I would prefer, myself, to be free and poor. I have had poverty all my life and I would rather be poor and free—I wish I were freer than I am. And there you have it.

#### **The Negro in Business**

I have a little book with me that I would like to have you consider. It is called "The Negro in Business." In this book, the writer, President Booker T. Washington, shows examples of the Negro in business, more than six hundred of them. He has taken an example here and there from all parts of the country. There are agriculturists, bankers, hotel keepers, undertakers, capitalists, financiers, publishers, business leagues, and other things. There are so many of them! Marvellous

success! Marvellous! We have some pretty great men among them, have we not? I think it is wonderful that even among so many there could be found men who have accomplished what these men have.

#### **The Freedmen's Bank**

But there are some things about which Mr. Washington is wrong. He says that the first bank for the Negro was established directly after the war as part of the Freedmen's Bureau. That is wrong. Worthy gentlemen of New York, friends of the freedmen, established that bank. It was called the Freedmen's Safe and Trust Company. I protected it here and there, and I was invited to become a trustee, but I declined it. I had nothing whatever to do with its management. I can say that with sincerity. I had nothing to do with its downfall. But I know what caused its failure. It was an attack made on the floor of Congress. We had three commissioners, and we paid them \$9,000 a year. I heard that the bank paid dollar for dollar. The bank did better than other banks that have failed. The little savings of thousands of industrious freedmen went down.

The colored people were not to blame in these things. The blame should be on those who attacked it. If there was any fault, it was because of bad investment. It was the white man who invested. Now, there are thirteen large banks under the management of the Negro and another just established.

I want to call attention to one or two things in this book of Mr. Washington. He has said several things in his book that I think are well worth looking at. "In 1880," he says, "there were 6,580,789 Negroes in this country. Twenty years later we find that number increased to 8,840,789, an increase of 2,260,000 and more. There was undoubtedly a diminution of increase after slavery, but still in that short time there was thirty-four per cent increase.

#### **Negroes becoming Property Owners**

Now, the Negro was without a home of his own, without a name, without a church, without property, without capital, and without proper appreciation of the value of a home. And yet in 1890 the homes of Negroes, heads of families, owned and lived in by them were eighteen per cent. After thirty years, the number of Negroes owning homes was eighty per cent. The significance of this fact is more clear when it is known that only seventy-one per cent of the whites own theirs.